



PRODUCT DISCLOSURE SHEET	MCIS Insurance Berhad
Read this Product Disclosure Sheet before you decide to take out MyEarly CriticalAid Rider 2 (With Cancer Recovery Benefit). Be sure to also read the general terms and conditions.	MyEarly CriticalAid Rider 2 (With Cancer Recovery Benefit)
	XXXX

1. What is this product about?

- MyEarly CriticalAid Rider 2 (With Cancer Recovery Benefit) is a unit deducting critical illness rider which can be attached to a regular premium investment-linked basic product offered by MCIS Insurance Berhad (MCIS Life). This rider provides comprehensive protection for critical illness at early, intermediate and advanced stages with a separate sum covered from the underlying basic plan. It covers a total of 108 critical illness events under Staged Critical Illness Benefit and multiple claims are allowed as long as the Rider Sum Assured has not been exhausted.
- It also provides extra coverage for Angioplasty & Other Invasive Treatments for Coronary Artery Disease and Diabetic Complications. You may also opt for Cancer Recovery Benefit which provides extra coverage for cancer at early, intermediate and advanced stages.
- The coverage ceases upon expiry of the basic policy or when the Life Assured attains age next birthday of 85 at policy anniversary, whichever is earlier.

2. What are the covers / benefits provided?

Rider Sum Assured = RM 500,000
This rider covers the following:

Rider Term = 10 years

Benefits	Description of Benefit								
Staged Critical Illness Benefit	Upon diagnosis of early, intermediate or advanced stage critical illness prior to age next birthday of 85 or end of the basic policy term, whichever is earlier, an amount equivalent to a percentage of Rider Sum Assured as shown in the table below shall be payable: <table border="1"> <thead> <tr> <th>Critical Illness (CI) Stage</th><th>Percentage of Rider Sum Assured</th></tr> </thead> <tbody> <tr> <td>Early</td><td>30%</td></tr> <tr> <td>Intermediate</td><td>60%</td></tr> <tr> <td>Advanced</td><td>100%</td></tr> </tbody> </table> Every claim paid under this benefit shall accelerate the Rider Sum Assured by the exact claim amount until 100% of the Rider Sum Assured has been utilised, after which the rider will terminate. Conditions: - After a claim has been made, a subsequent claim for the covered illness of the same or earlier stage within the same CI category will not be payable. - If the subsequent claim is of the later stage within the same CI category, benefit payable will be: - the relevant amount based on the table above less the previous claim amount made within the same CI category; or - the reduced Rider Sum Assured; whichever is lower. - If the subsequent claim is from a different CI category, benefit payable will be the relevant amount based on the table above or the reduced Rider Sum Assured, whichever is lower. - In the case of two or more covered illnesses under this benefit result from the same cause or same event at the same time, only the claim with the highest benefit amount (if the benefit amount is different) or only either one claim (if the benefit amount is the same) will be payable. <i>Note: The above list is not exhaustive. Please refer to the policy contract for the detailed terms and conditions.</i>	Critical Illness (CI) Stage	Percentage of Rider Sum Assured	Early	30%	Intermediate	60%	Advanced	100%
Critical Illness (CI) Stage	Percentage of Rider Sum Assured								
Early	30%								
Intermediate	60%								
Advanced	100%								
Angioplasty and Other Invasive Treatments for Coronary Artery Disease Benefit	An additional 10% of the Rider Sum Assured, up to a maximum of RM 25,000 shall be payable in one lump sum upon diagnosis to undergo any of the corrective procedures related to Coronary Artery Disease. This benefit shall cease upon first claim under this benefit or termination of this rider, whichever is earlier.								

Diabetic Complications Benefit	An additional 10% of the Rider Sum Assured, up to a maximum of RM 25,000, will be payable in one lump sum upon diagnosis to undergo any of the diabetic complications related procedures. This benefit shall cease upon first claim under this benefit or termination of this rider, whichever is earlier. <i>Note: Life Assured who has a known history of diabetes prior to the commencement date or within the lapsation period of this rider is not eligible for this Diabetic Complications Benefit.</i>								
Cancer Recovery Benefit <i>Note: This is an optional benefit that can only be chosen at inception of the rider.</i>	This benefit provides an additional sum covered for cancer ("Cancer Sum Assured") equivalent to 100% of the Rider Sum Assured. The amount of benefit payable is calculated as a percentage of the Cancer Sum Assured based on the stage of the cancer as below: <table border="1"> <thead> <tr> <th>Cancer Stage</th><th>Percentage of Cancer Sum Assured</th></tr> </thead> <tbody> <tr> <td>Early</td><td>30%</td></tr> <tr> <td>Intermediate</td><td>60%</td></tr> <tr> <td>Advanced</td><td>100%</td></tr> </tbody> </table> Conditions: - Cancer stage must be later than the previous claim (if any), otherwise the claim will not be payable. - The benefit amount payable will be reduced by the previous claim amount under this benefit (if any). - This optional benefit shall cease when 100% of the Cancer Sum Assured has been utilised or upon termination of this rider, whichever is earlier. - In the case of two or more covered illnesses under this benefit result from the same cause or same event at the same time, only the claim with the highest benefit amount (if the benefit amount is different) or only either one claim (if the benefit amount is the same) will be payable. <i>Note: The above list is not exhaustive. Please refer to the policy contract for the detailed terms and conditions.</i>	Cancer Stage	Percentage of Cancer Sum Assured	Early	30%	Intermediate	60%	Advanced	100%
Cancer Stage	Percentage of Cancer Sum Assured								
Early	30%								
Intermediate	60%								
Advanced	100%								

Note: Please refer to the Appendix of MyEarly CriticalAid Rider 2 (With Cancer Recovery Benefit) for the full list of Critical Illnesses Events covered under each benefit stated above.

The benefit(s) payable under eligible product are protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact MCIS Life or PIDM (visit www.pidm.gov.my).

3. How much insurance charge do I have to pay?

- The insurance charges vary depending on the coverage chosen, attained age, gender etc. Please refer to the Product Illustration for the exact details.
 - The insurance charges duration is 10 years.
- The insurance charges illustrated in the Product Illustration are applicable to standard risks. The rider terms and rates may vary depending on the underwriting requirements.
- Insurance charges are to be charged based on your age next birthday at the policy anniversary.
- Insurance charges are not level and are not guaranteed. The Company reserves the right to vary the level of insurance charges by giving 30 days prior written notice. Claims experience, cost of medical treatment and medical inflation are some of the factors which may contribute to the adjustment of the insurance charges. Changes in insurance charges can only be made on policy anniversary. Please note that past trends of changes in insurance charges do not necessarily reflect the future trend.

4. What are the fees and charges that I have to pay?

The insurance charges are deducted monthly from your account value for the coverage provided. The insurance charges will increase as you grow older. Details of the insurance charges for this rider are provided in the Product Illustration.

5. What are some of the key terms and conditions that I should be aware of?

- Importance of disclosure – you must disclose all material facts such as medical condition, occupation and state your age correctly.
- Free-look period – you may cancel your rider by returning the supplementary contract within 15 days after you have received the supplementary contract. The insurance charges which have been deducted (less any medical fee incurred) will be refunded to you.
- Policy lapse – The rider will lapse when the value of investment units is insufficient to pay for the insurance and other charges.

Note: This list is non-exhaustive. Please refer to the policy contract for the terms and conditions under this rider.

6. What are the major exclusions under this rider?

The benefit shall not be payable in the event of the following:

- (i) Any illness or surgery other than diagnosis of or surgery for a Critical Illness Event as defined in the Appendix of this Product Illustration.
- (ii) Pre-Existing Illness.
- (iii) The signs or symptoms of the Critical Illness Event defined under advanced stage is manifested prior to or:
 - a. within sixty (60) days for Cancer — Of Specified Severity And Does Not Cover Very Early Cancers, Coronary Artery By-Pass Surgery, Heart Attack — Of Specified Severity and Serious Coronary Artery Disease, or
 - b. within thirty (30) days for all other covered illnesses defined under advanced stage;from the Rider Issue Date or reinstatement date of this Rider, whichever is later.
- (iv) The signs or symptoms of the Critical Illness Event defined under early and intermediate stage, Angioplasty and Other Invasive Treatments for Coronary Artery Disease, and Diabetic Complications is manifested prior to or within sixty (60) days from the Rider Issue Date or reinstatement date of this Rider, whichever is later;
- (v) The Critical Illness Event, where in Our opinion, was caused directly or indirectly by the existence of Acquired Immune Deficiency Syndrome (AIDS) or by the presence of any Human Immunodeficiency Virus (HIV) infection. We reserve the right to require the Life Assured to undergo a blood test for HIV as a condition precedent to acceptance of any claim. The exception is for Critical Illness Event under AIDS or HIV, as defined in the policy contract. For the purpose of this rider,
 - a. the definition of AIDS shall be that used by the World Health Organization in 1987, or any subsequent revision by the World Health Organization of that definition.
 - b. infection shall be deemed to have occurred where blood or other relevant test(s) indicate in Our opinion either the presence of any Human Immunodeficiency Virus or Antibodies to such a Virus.
- (vi) Any Critical Illness Event was diagnosed due, directly or indirectly, to a congenital defect or disease, which was manifested or was diagnosed before the Life Assured attains seventeen (17) years of age.
- (vii) Any Critical Illness Event is caused by a self-inflicted injury or attempted suicide.
- (viii) Any Critical Illness Event resulting from war (whether declared or not), committing an unlawful act, by the hands of justice, invasion or acts of foreign enemies, civil war, revolution, rebellion, civil commotion assuming the proportions of, or amounting to, an uprising against the government, riot or insurrection, strike, or terrorist acts.
- (ix) Any Critical Illness Event resulting directly from alcohol or drug abuse.
- (x) Engaging in air travel except as a fare-paying passenger or crew member in a properly licensed commercial aircraft or participation in hazardous pursuits/professional sports.
- (xi) The Life Assured did not survive for at least thirty (30) days after the diagnosis of any of the Critical Illness Events.

Note: This list is non-exhaustive. Please refer to the policy contract for the full list of exclusions under this rider.

7. Can I cancel my rider?

You may cancel your rider by giving a written notice to the Company.

8. What do I need to do if there are changes to my contact details?

It is important that you inform us of any change in your contact details (including that of the nominee and/or trustee) to ensure that all correspondences reach you and/or your nominee/trustee in a timely manner.

9. Where can I get further information?

Should you require additional information about medical and health insurance, please refer to the *insuranceinfo* booklet on 'Medical & Health Insurance'. You can obtain a copy from the insurance agent or visit www.insuranceinfo.com.my.

If you have any enquiries, please contact us at:

MCIS Insurance Berhad Registration No.:199701019821 (435318-U)

Head Office : Wisma MCIS, Jalan Barat, 46200 Petaling Jaya, Selangor Darul Ehsan, Malaysia
Postal Address: P.O. Box 345, Jalan Sultan, 46916 Petaling Jaya, Selangor Darul Ehsan, Malaysia
Tel : 03-7652 3388
Fax : 03-7957 1562
Email : customerservice@mcis.my
Homepage : www.mcis.my

MCIS Insurance Berhad is licensed under Financial Services Act 2013 and regulated by Bank Negara Malaysia.

10. Other types of Medical and Health Insurance cover available?

Please refer to our agents for other similar types of cover available.

IMPORTANT NOTE:
YOU SHOULD SATISFY YOURSELF THAT THIS POLICY WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE AGENT OR CONTACT US DIRECTLY FOR MORE INFORMATION.

The information provided in this disclosure sheet is valid as at XXXX.

Appendix - MyEarly CriticalAid Rider 2 (With Cancer Recovery Benefit)

Staged Critical Illness Benefit

Category	Early Stage	Intermediate Stage	Advanced Stage
AIDS	HIV due to Organ Transplant	-	Full Blown AIDS
Alzheimer's Disease/ Irreversible Organic Degenerative Brain Disorders	Early Alzheimer's Disease	Moderately Severe Alzheimer's Disease	Alzheimer's Disease/ Severe Dementia
Aplastic Anemia	Reversible Aplastic Anemia	Myelodysplastic Syndrome or Myelofibrosis	Chronic Aplastic Anemia - Resulting In Permanent Bone Marrow Failure
Bacterial Meningitis	Bacterial Meningitis with Hospitalization	-	Bacterial Meningitis - Resulting In Permanent Inability To Perform Activities Of Daily Living
Brain Surgery	Surgery for Subdural Haematoma	Cavernous Sinus Thrombosis Surgery	Brain Surgery
Brain Tumour	Surgical Removal of Pituitary Tumour Surgical Excision of a Spinal Meningioma	-	Benign Brain Tumour - Of Specified Severity
Blindness	Loss of Sight in One Eye	Retinitis Pigmentosa	Blindness - Permanent And Irreversible
Burns	Mild Severe Burns Moderately Severe Burns	-	Third Degree Burns - Of Specified Severity
Cancer	Carcinoma-in-situ Early Prostate Cancer Early Thyroid Cancer Early Bladder Cancer Early Chronic Lymphocytic Leukaemia	Carcinoma-in-situ & other Early Cancers of Specified Organs Treated with Radical Surgery	Cancer - Of Specified Severity And Does Not Cover Very Early Cancers
Cardiomyopathy	Hypertrophic Cardiomyopathy	Constrictive Pericarditis with Surgery	Cardiomyopathy - Of Specified Severity
Coma	Coma for 48 hours Severe Epilepsy	Coma for 72 hours	Coma - Resulting In Permanent Neurological Deficit With Persisting Clinical Symptoms
Coronary Artery By-Pass Surgery	Pericardectomy Keyhole Cardiac Surgery	Minimally Invasive Direct Coronary Artery Bypass Grafting (MIDCAB)	Coronary Artery By-Pass Surgery
Deafness / Loss of Hearing	Partial Loss of Hearing	Cochlear Implant Surgery	Deafness - Permanent And Irreversible
Encephalitis	Encephalitis with Hospitalization	-	Encephalitis - Resulting In Permanent Inability To Perform Activities Of Daily Living
Fulminant Viral Hepatitis	Occupationally Acquired Hepatitis B or C	-	Fulminant Viral Hepatitis
Head Trauma	Facial Reconstructive Surgery	Mild Head Trauma	Major Head Trauma - Resulting In Permanent Inability To Perform Activities Of Daily Living
Heart Attack	Cardiac Pacemaker Insertion Cardiac Defibrillator Insertion	Less Severe Heart Attack	Heart Attack - Of Specified Severity
Heart Valve Surgery	Percutaneous Cardiac Valvuloplasty / Valvotomy	Percutaneous Valve Replacement	Heart Valve Surgery
HIV	Occupationally Acquired HIV Infection	-	HIV Infection Due To Blood Transfusion
Kidney Failure	Surgical Removal of One Kidney	Chronic Kidney Disease	Kidney Failure - Requiring Dialysis Or Kidney Transplant
Liver Disease	Partial Hepatectomy Biliary Tract Reconstruction Surgery Chronic Primary Sclerosing Cholangitis	Liver Cirrhosis	End Stage Liver Failure
Loss of Independent Existence	-	Early Loss of Independent Existence	Loss of Independent Existence
Loss of Speech	Loss of Speech (other than injury or illness to the vocal cords)	-	Loss of Speech
Lung Disease	Severe Asthma Permanent (or Temporary) Tracheostomy	Surgical Removal of One Lung	End Stage Lung Disease
Medullary Cystic Disease	Chronic Glomerulonephritis	-	Medullary Cystic Disease
Motor Neuron Disease	Early Motor Neuron Disease	-	Motor Neuron Disease - Permanent Neurological Deficit With Persisting Clinical Symptoms
Multiple Sclerosis	Early Multiple Sclerosis	-	Multiple Sclerosis

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Staged Critical Illness Benefit

Category	Early Stage	Intermediate Stage	Advanced Stage
Muscular Dystrophy	-	-	Muscular Dystrophy
Organ Transplant	Small Bowel Transplant Corneal Transplant	Major Organ/Bone Marrow Transplant (on the waiting list)	Major Organ / Bone Marrow Transplant
Other Serious Coronary Artery Disease	Early Coronary Artery Disease	Other Coronary Artery Disease	Serious Coronary Artery Disease
Paralysis/ Paraplegia	Loss of Use of One Limb Accidental Cervical Spinal Cord Injury	Spinal Cord Disease or Injury resulting in Bowel and Bladder Dysfunction	Paralysis of Limbs
Parkinson's Disease	Early Parkinson's Disease	Moderately Severe Parkinson's Disease	Parkinson's Disease - Resulting In Permanent Inability To Perform Activities Of Daily Living
Pulmonary Arterial Hypertension	Early Pulmonary Hypertension Insertion of a Vena-cava filter	Secondary Pulmonary Hypertension	Primary Pulmonary Arterial Hypertension - Of Specified Severity
Stroke	Brain Aneurysm Surgery Cerebral Shunt Insertion	Carotid Artery Surgery	Stroke - Resulting In Permanent Neurological Deficit With Persisting Clinical Symptoms
Surgery to Aorta	Large Asymptomatic Aortic Aneurysm or Dissection	Minimally Invasive Surgery to Aorta	Surgery To Aorta
Terminal Illness	-	-	Terminal Illness

Special Benefit & Optional Benefit

Angioplasty and Other Invasive Treatments for Coronary Artery Disease	Angioplasty and Other Invasive Treatments for Major Coronary Artery Disease
Diabetic Complications	Surgery for Type 2 Diabetic Retinopathy
	Limb Amputation due to Type 2 Diabetic Complications
	Severe Diabetic Nephropathy resulting in Kidney Failure
Cancer Recovery Benefit (Optional)	Similar as Cancer category under Staged Critical Illness Benefit